

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael J. Peckally  
 Jennifer E. Peckally  
 Debtors

Case No. 16-10072-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb  
 13668507    +Michael J. Peckally,   Jennifer E. Peckally,   2205 Avenue A,   Levittown, PA 19056-3201  
               +ARD Pennsbury, L.P.,   c/o Dana S. Plon, Esquire,   Sirlin Lesser & Benson, P.C.,  
               123 South Broad Street, Suite 2100,   Philadelphia, PA 19109-1042  
 13698441    +Bank of America, N.A.,   P O Box 982284,   El Paso, TX 79998-2284  
 13674183    +Bristol Township,   Keystone Collections Group,   c/o Kratzenberg & Lazzaro,   546 Wendel Road,  
               Irwin, PA 15642-7539  
 13739386    +NATIONSTAR MORTGAGE LLC,   PO BOX 619096,   DALLAS TX 75261-9096  
               (address filed with court: Nationstar Mortgage LLC,   P.O. Box 619096,   Dallas TX 75261-9741)  
 13676033    >New Jersey Turnpike Authority,   Attn: Law Dept Mark Schneider Esquire,   PO Box 5042,  
               Woodbridge, NJ 07095-5042  
 13738311    +PNC BANK N.A.,   P.O. BOX 94982,   CLEVELAND, OH 44101-4982  
 13733427    +PNC BANK, N.A.,   PO BOX 94982,   CLEVELAND, OHIO 44101-4982  
 13673281    +Santander Bank, N.A.,   601 Penn Street,   10-6438-FB7,   Reading, PA 19601-3563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:06:39   City of Philadelphia,  
               City of Philadelphia Law Dept.,   Tax Unit/Bankruptcy Dept,   1515 Arch Street 15th Floor,  
               Philadelphia, PA 19102-1595  
 smg           E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:05:40  
               Pennsylvania Department of Revenue,   Bankruptcy Division,   P.O. Box 280946,  
               Harrisburg, PA 17128-0946  
 smg           +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:34   U.S. Attorney Office,  
               c/o Virginia Powel, Esq.,   Room 1250,   615 Chestnut Street,   Philadelphia, PA 19106-4404  
 13664919    EDI: AIS.COM Oct 12 2019 06:53:00   American InfoSource LP as agent for,  
               First Data Global Leasing,   PO Box 248838,   Oklahoma City, OK 73124-8838  
 13684630    E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 03:13:58  
               Ashley Funding Services, LLC its successors and,   assigns as assignee of Laboratory,  
               Corporation of America Holdings,   Resurgent Capital Services,   PO Box 10587,  
               Greenville, SC 29603-0587  
 13665698    +E-mail/Text: bankruptcy@bbandt.com Oct 12 2019 03:05:30   BB&T, Bankruptcy Section,  
               100-50-01-51,   PO Box 1847,   Wilson, NC 27894-1847  
 13681849    EDI: CAPITALONE.COM Oct 12 2019 06:53:00   Capital One Bank (USA), N.A.,   PO Box 71083,  
               Charlotte, NC 28272-1083  
 13737694    EDI: Q3G.COM Oct 12 2019 06:53:00   Department Store National Bank,   c/o Quantum3 Group LLC,  
               PO Box 657,   Kirkland, WA 98083-0657  
 13879837    EDI: ECMC.COM Oct 12 2019 06:53:00   Educational Credit Management Corporation,  
               P.O. Box 16408,   St. Paul, MN 55116-0408  
 14249307    EDI: FORD.COM Oct 12 2019 06:53:00   Ford Motor Credit Company LLC,   PO Box 62180,  
               Colorado Springs, CO 80962-4400  
 13672650    EDI: FORD.COM Oct 12 2019 06:53:00   Ford Motor Credit Company, LLC,   Dept. 55953,  
               P.O. Box 55000,   Detroit, MI 48255-0953  
 13711746    +EDI: MID8.COM Oct 12 2019 06:53:00   MIDLAND FUNDING LLC,   PO Box 2011,  
               Warren, MI 48090-2011  
 13713521    EDI: NAVIENTFKASMSERV.COM Oct 12 2019 06:53:00   Navient Solutions Inc.,  
               Department of Education Loan Services,   P.O. Box 9635,   Wilkes-Barre, PA 18773-9635  
 13682825    +E-mail/Text: bankruptcygroup@peco-energy.com Oct 12 2019 03:05:32   PECO Energy Company,  
               Attn: Merrick Friel,   2301 Market Street, S23-1,   Philadelphia, PA 19103-1380  
 13736030    EDI: PRA.COM Oct 12 2019 06:53:00   Portfolio Recovery Associates, LLC,   POB 41067,  
               Norfolk VA 23541  
 13737561    +E-mail/Text: bncmail@w-legal.com Oct 12 2019 03:06:26   TD Bank USA, N.A.,  
               C O WEINSTEIN & RILEY, PS,   2001 WESTERN AVENUE, STE 400,   SEATTLE, WA 98121-3132  
 13724265    +EDI: WFFC.COM Oct 12 2019 06:53:00   WELLS FARGO BANK, N.A.,   MAC F8235-02F,   PO BOX 10438,  
               DES MOINES, IA 50306-0438  
 13736017    +EDI: WFFC.COM Oct 12 2019 06:53:00   Wells Fargo Card Services,   1 Home Campus 3rd Floor,  
               Des Moines, IA 50328-0001

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Nationstar Mortgage LLC agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
BRETT ALAN SOLOMON on behalf of Creditor PNC Bank, National Association  
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com  
DANA S. PLON on behalf of Creditor ARD Pennsbury, L.P. dplon@sirlinlaw.com  
DAVID M. OFFEN on behalf of Debtor Michael J. Peckally dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DAVID M. OFFEN on behalf of Joint Debtor Jennifer E. Peckally dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC  
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net  
JILLIAN NOLAN SNIDER on behalf of Creditor PNC Bank, National Association  
jsnider@tuckerlaw.com, agilbert@tuckerlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:			
Debtor 1	<b>Michael J. Peckally</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Jennifer E. Peckally</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-10072-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Peckally

Jennifer E. Peckally

10/10/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**